TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT Docket No. (Under 37 CFR 1.97(b) or 1.97(c)) 03-044 In Re Application Of: WALKER et al. Filing Date Serial No. Examiner Group Art Unit Not Yet Assigned Not Yet Assigned June 24, 2003 Not Yet Assigned Title: SYSTEM AND METHOD FOR FACILITATING ACCOUNT-BASED TRANSACTIONS Address to: Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 37 CFR 1.97(b) The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114. 37 CFR 1.97(c) The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of: ☐ the statement specified in 37 CFR 1.97(e); OR ☐ the fee set forth in 37 CFR 1.17(p).

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				Docket Number	C:	Number					
				03-044	Serial Number						
INFORMATION DISCLOSURE CITATION			Applicants WALKER et al.								
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			U.S. PAT	ENT DOCUMENTS							
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CL	ASS	SUB-CLASS	D/	LING ATE IF COPRIAT E		
/M.E./	A	3,793,624	02/19/74	Vaskunas et al.	340		49 A				
/M.E./	В	4,837,422	06/06/89	Dethloff et al.	235	3	380				
/M.E./	С	4,847,890	07/11/89	Solomon et al.	379	•	5.7				
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			FOREIGN F	PATENT DOCUMENTS							
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			OTHER DO	CUMENTS (Including author,	Title, Da	te, Perti	nent Pages,	Etc. <u>)</u>			
L		"Trends in E-Commerce Probed at Comdex Session 11/22/96", Newsbytes, November 22, 1996.									
EXAMIN	ER	/Maria El-zoobi/	DATE CONSIDERED: 11/19/2007								
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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /M.E./

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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLA	ASS	SUB-CLASS	FILING DATE IF APPROPRIAT E		
/M.E./	M	5,621,201	04/15/97	Langhans et al.	235		380			
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	*		OTHER DO	CUMENTS (Including author	, Title, Dai	te, Per	tinent Pages,	Etc.)		
Т		Karve, Anita, "Internet Commerce Makes the Sale, Part 1", Network, May 1997, Vol. 12, No. 5, pg. 79.								
EXAMIN	ER	/Maria El-zoobi/		DATE CONSIDERED:	DATE CONSIDERED:					
		nitial if citation considered, whether		n conformance with MPEP Section 609); Draw line	through	citation if not i	n confor	mance	